

Form `clsnodsc` – `ntcclsnodis`

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 14-15626-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James J. Craig Jr.
382 Millstone Road
Clarksburg, NJ 08510

Suzanne M. Craig
382 Millstone Road
Clarksburg, NJ 08510

Social Security No.: xxx-xx-8744 xxx-xx-6996

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after April 9, 2020 for the reason(s) indicated below.

- Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: March 10, 2020

JAN: pbf

Jeanne Naughton
Clerk

In re:
 James J. Craig, Jr.
 Suzanne M. Craig
 Debtors

Case No. 14-15626-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: clsnodsc

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 Total Noticed: 4

Date Rcvd: Mar 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2020.

db/jdb +James J. Craig, Jr., Suzanne M. Craig, 382 Millstone Road, Clarksburg, NJ 08510-1516
 aty +Gary Kay, 17 Hidden Pine Drive, Millstone, NJ 08510-1214

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 11 2020 00:40:05 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 11 2020 00:39:59 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
 Albert Russo docs@russotrustee.com
 Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
 Andrew L. Spivack on behalf of Creditor PENNYMAC LOAN SERVICES, LLC, SERVICER FOR PENNYMAC HOLDINGS, LLC nj.bkecf@fedphe.com
 Craig Scott Keiser on behalf of Creditor PENNYMAC LOAN SERVICES, LLC, SERVICER FOR PENNYMAC HOLDINGS, LLC craig.keiser@law.njoag.gov
 Denise E. Carlon on behalf of Creditor Bank of America, N.A.
 bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
 Edward Hanratty on behalf of Joint Debtor Suzanne M. Craig
 thanratty@centralnewjerseybankruptcylawyer.com, aaguirre@centralnewjerseybankruptcylawyer.com
 Edward Hanratty on behalf of Debtor James J. Craig, Jr.
 thanratty@centralnewjerseybankruptcylawyer.com, aaguirre@centralnewjerseybankruptcylawyer.com
 Edward Hanratty on behalf of Non Compliance Gary A. Kay
 thanratty@centralnewjerseybankruptcylawyer.com, aaguirre@centralnewjerseybankruptcylawyer.com
 Emmanuel J. Argentieri on behalf of Creditor U.S. Bank National Association, not in its individual capacity, but solely as Trustee for the RMAC Trust, Series 2016-CTT bk@rgalegal.com
 Jennifer R. Gorchow on behalf of Creditor JPMORGAN CHASE BANK, N.A. nj.bkecf@fedphe.com
 John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com,
 mortoncraigecf@gmail.com
 Nicholas V. Rogers on behalf of Creditor PENNYMAC LOAN SERVICING, LLC AS SERVICER FOR PENNYMAC HOLDINGS, LLC nj.bkecf@fedphe.com
 Nicholas V. Rogers on behalf of Creditor PennyMac Holdings, LLC nj.bkecf@fedphe.com
 Sherri Jennifer Smith on behalf of Creditor PennyMac Holdings, LLC nj.bkecf@fedphe.com,
 nj.bkecf@fedphe.com
 William M. E. Powers, III on behalf of Creditor PennyMac Holdings, LLC ecf@powerskirn.com
 William M.E. Powers, III on behalf of Creditor PennyMac Holdings, LLC ecf@powerskirn.com

TOTAL: 17